

# **Welcome to the Army Benefits Center-Civilian New Employee Orientation**

Welcome!!

**Army Benefits Center-Civilian  
301 Marshall Avenue  
Fort Riley, Kansas 66442**



# Agenda

- Federal Employees Health Benefits (FEHB)
- Thrift Savings Plan (TSP)
- Federal Employees Group Life Insurance (FEGLI)
- Employee Benefits Information System (EBIS)
- Flexible Spending Accounts (FSA)
- Federal Long Term Care Insurance Program (FLTCIP)
- Federal Employees Dental and Vision Insurance

Program (FEDVIP)



# Agenda

- Civil Service Retirement System (CSRS)
- Federal Employees Retirement System (FERS)
- Military Deposit (P-56)
- Retirement Eligibility
- Death-In-Service
- Beneficiary Forms



# Federal Employees Health Benefits Eligibility

[www.opm.gov](http://www.opm.gov)

- ✂ Must be in a position subject to retirement deductions (FERS, CSRS, or CSRS Offset)
- ✂ Temporary appointments must be longer than 365 days
- ✂ Part time employees will pay a higher premium based on the number of hours worked per pay period
- ✂ Coverage is NOT automatic
- ✂ No waiting period for coverage
- ✂ No pre-existing conditions



# Premium Conversion

- ✂ Pre-tax benefit: Health Insurance premiums will be deducted prior to taxes
- ✂ You will be automatically enrolled in Premium Conversion unless you waive it
- ✂ Premium Conversion allows you to save on Federal taxes, State taxes and Social Security deductions



# FEHB

- ✂ There are many plans available, including nationwide plans
- ✂ To see a list of all available plans visit:  
<http://www.opm.gov/insure>
- ✂ It is your responsibility to research the available plans and ensure that the plan you select covers your area
- ✂ Normally, the effective date will be the first day of the next pay period after the election is made
- ✂ Notify ABC-C immediately if your FEHB information is not correct on your Leave and Earnings Statement (LES)

# FEHB Time Frame

- ⌘ As a new employee, you must make an election within 60 days of your 1<sup>st</sup> eligibility date or entrance on duty date
- ⌘ You may make changes outside the 60 day window with a Qualifying Life Event (QLE) or during the annual Open Season
- ⌘ Open Season begins the 2<sup>nd</sup> Monday in November and runs through the 2<sup>nd</sup> Monday in December effective on the 1<sup>st</sup> full pay period in January



# Thrift Savings Plan (TSP)

- ✂ Tax deferred retirement savings/investment plan
- ✂ Provides the opportunity to increase your retirement income
- ✂ You must be in a position subject to retirement deductions (FERS, CSRS, or CSRS Offset)





# TSP Enrollment



- ✂ You may start, stop or change your contribution amount at any time
- ✂ If you are a FERS employee, you will receive Agency Automatic Contributions of 1%
- ✂ As a FERS employee, your agency automatically enrolled you in TSP and 3% of your basic pay is deducted from your paycheck each pay period and deposited in your TSP account.

# TRADITIONAL TSP Matching

- ✂ As a FERS participant, you will receive agency matching contributions on the first 5% that you contribute per pay period
- ✂ The first 3% is matched dollar for dollar
- ✂ The next 2% is matched 50 cents for every dollar
- ✂ Contribution Limit for 2012 is \$17,000



# TSP Fund Allocation

- ✂ Until you make your fund allocation on the TSP website, all of your funds will be invested in the G fund
- ✂ You may re-allocate your TSP funds or transfer funds twice a month. You may make unlimited transfers to the G fund. There is no Open Season
- ✂ To allocate your TSP funds you will need to access the TSP website at <http://www.tsp.gov> using your TSP account number or customized user ID and web password



# TRADITIONAL TSP

- ✂ Traditional TSP offers two approaches to investing your money: L Funds and Individual Funds
- ✂ L Funds are “Lifecycle Funds” that are invested according to a mix of stocks, bonds and Government securities
- ✂ L Funds are based on your “time horizon”
- ✂ Individual Funds are the G, F, C, S and I funds



# ROTH TSP

- ✂ Roth TSP contributions are taken out of your pay after your salary is taxed
- ✂ Withdrawals from Roth contributions are tax-free
- ✂ Combined Roth and Traditional TSP contributions cannot exceed \$17,000 for 2012 (\$17,500 for 2013)
- ✂ Agency contributions are always part of your Traditional TSP balance



# TSP Catch-Up

- ✂ TSP Catch-Up is open to participants who will be age 50 or older in the year they elect to contribute (\$5,500 limit for 2012 and 2013)
- ✂ You must be contributing the full IRS yearly limit in order to be eligible (\$17,000 for 2012; \$17,500 for 2013)
- ✂ Agency matching contributions do not apply
- ✂ You must make a new election every year
- ✂ You may contribute to a Traditional Catch-Up and a Roth Catch-Up, the total of the two cannot exceed the \$5,500 limit



# TSP

- ✂ You may review the TSP booklet **Summary of the Thrift Savings Plan** (TSPBK08) on the TSP site at **<http://www.tsp.gov>**
- ✂ Call TSP at 1-877-968-3778 for additional information



# Federal Employees' Group Life Insurance (FEGLI) Eligibility

- ✂ You must be in a position subject to retirement deductions (FERS, CSRS, or CSRS Offset )
- ✂ Your work schedule can be part time or full time
- ✂ You will be automatically enrolled in Basic coverage unless you waive it





# FEGLI Enrollment

- ✂ Elections can be made through the website using EBIS, or by calling ABC at 1-877-276-9287 if you are having trouble using EBIS
- ✂ You may waive or decrease your coverage at any time
- ✂ You must have Basic coverage in order to elect Optional coverage
- ✂ Notify ABC-C immediately if your FEGLI coverage is not correct on your LES



# Basic Life Insurance

- ✂ Equal to annual basic pay rounded to the next higher \$1,000 plus an additional \$2,000

## Example:

$$\text{\$51,400} = \text{\$52,000} + \$2,000 = \text{Amt of Basic } \underline{\text{\$54,000}}$$

- ✂ Provides an extra benefit if you are under 45 yrs of age at no additional cost
- ✂ Extra benefit doubles the amount of basic insurance if you die prior to age 35
- ✂ Decreases by 10% each year until there is no extra benefit if you die at age 45 or older

# Optional Life Insurance

- ✂ Option A: \$10,000
- ✂ Option B: Provides an amount 1-5 multiples of your annual basic pay rounded to the next higher \$1,000
- ✂ Option C: Provides coverage for your spouse and eligible children equal to 1-5 multiples; \$5,000 per multiple for your spouse and \$2,500 per multiple for your eligible children



# FEGLI Time Frame

- ✂ You have **60** days from your 1<sup>st</sup> eligibility date or entrance on duty date to elect Optional coverage
- ✂ If you elect Optional coverage it will be effective the same day (you must be in pay and duty status)
- ✂ If you fail to elect Optional coverage during the **60** day window, you will be allowed to elect additional coverage if you have a life event, during Open Season, or (after 1 year) by submitting to a medical exam, applying to and receiving approval from OFEGLI with an SF 2822



# FEGLI Time Frame

- ✂ The regulations now provide a belated election opportunity based on a life event. Within 6 months after an employee becomes eligible to make an election due to a change in family circumstances, an employing office may determine that the employee was unable, for reasons beyond his or her control, to elect or increase Basic/Optional insurance within the time limit. This decision is made by the employing agency; OPM is not involved in the determination.



# FEGLI - Emergency Essential or Deployed for Contingency Operation

- If you are designated as emergency essential or deploying in support of a contingency operation, you can elect the following coverage with no QLE or physical:
  - Can elect Basic only
  - Can add Option A
  - Can add Option B or increase current multiples
- Enrollment must be made on a SF 2817 Life Insurance Election and sent to the ABC-C, this can't be processed through EBIS



# ABC-C Automated Systems

## Employee Benefits Information System (EBIS)

- ✂ Secured Web based application  
<https://www.abc.army.mil>
- ✂ Available 24 hours a day
- ✂ Create and process electronic benefit elections
- ✂ Requires use of Common Access Card (CAC) authentication
- ✂ Requires use of SSN and PIN
- ✂ Allows you to print pending benefits transactions

ABC-C Web Site - Windows Internet Explorer

https://www.abc.army.mil/

File Edit View Favorites Tools Help

ABC-C Web Site

# ARMY BENEFITS CENTER-CIVILIAN

## The ABC-C

Home Site Map Contact Us

### Benefit Topics

- [Court Ordered Benefits](#)
- [Forms](#)
- [Health Insurance](#)
- [Life Insurance](#)
- [Open Seasons](#)
- [Retirement](#)
- [TSP](#)
- [Uniformed Services](#)

### What's Hot!



- [I want to retire!](#)
- [Help, I am a new employee!](#)
- [How do I make a deposit/redeposit?](#)
- [How do I change my beneficiary?](#)
- [Leave Without Pay \(LWOP\)](#)

### Announcements

- The ABC-C will close at 1245 CT on Thursday, 19 March 2009. Benefits counselors will not be available during this time. Normal business operations will resume on Friday, 20 March 2009 at 0600 CT.
- The Thrift Savings Plan (TSP) amounts for 2009 have been published. The maximum contribution amount for regular TSP is \$16,500; and \$5,500 for TSP Catch-Up. Click [here](#) for the charts to assist you in planning your regular and Catch-Up TSP contributions to reach the maximum for 2009.
- The ABC-C has a new mailing address: **Army Benefits Center - Civilian, 303 Marshall Avenue, Fort Riley, KS 66442-5004**

### Newsletters

- [ABC-C Newsletter - December 08](#)
- [Archived Newsletters](#)

### HR Professionals

- [CPAC/HR Representative Information](#)
- [Death Reporting](#)

### How Do I Access the ABC-C?



[Employee Benefits Information System \(EBIS\)](#)



[IVRS Automated Telephone System](#)

[IVRS Menu Chart](#)

### Useful Links

- [Army Knowledge Online \(AKO\)](#)
- [CPOL Employee Portal \(Army Portal\)](#)
- [Federal Employees Dental and Vision Insurance Program \(FEDVIP\)](#)
- [Federal Employees Flexible Spending Account \(FSAFEDS\)](#)
- [Field Advisory Services \(FAS\)](#)
- [Long Term Care Insurance \(LTCI\)](#)
- [myPay](#)
- [Office of Personnel Management \(OPM\)](#)
- [Social Security Administration \(SSA\)](#)
- [Thrift Savings Plan \(TSP\)](#)

**If you are accessing the Employee Benefits Information System (EBIS) website through the Army network, you will need your SSN and 6-digit ABC-C PIN. If you are accessing the EBIS website via the ABC-C homepage, you will first need to authenticate with your Army Knowledge On-Line (AKO) userid and password and then will need your SSN and**

Done

Trusted sites 100%

Start

Inbox - Microsoft Outlook

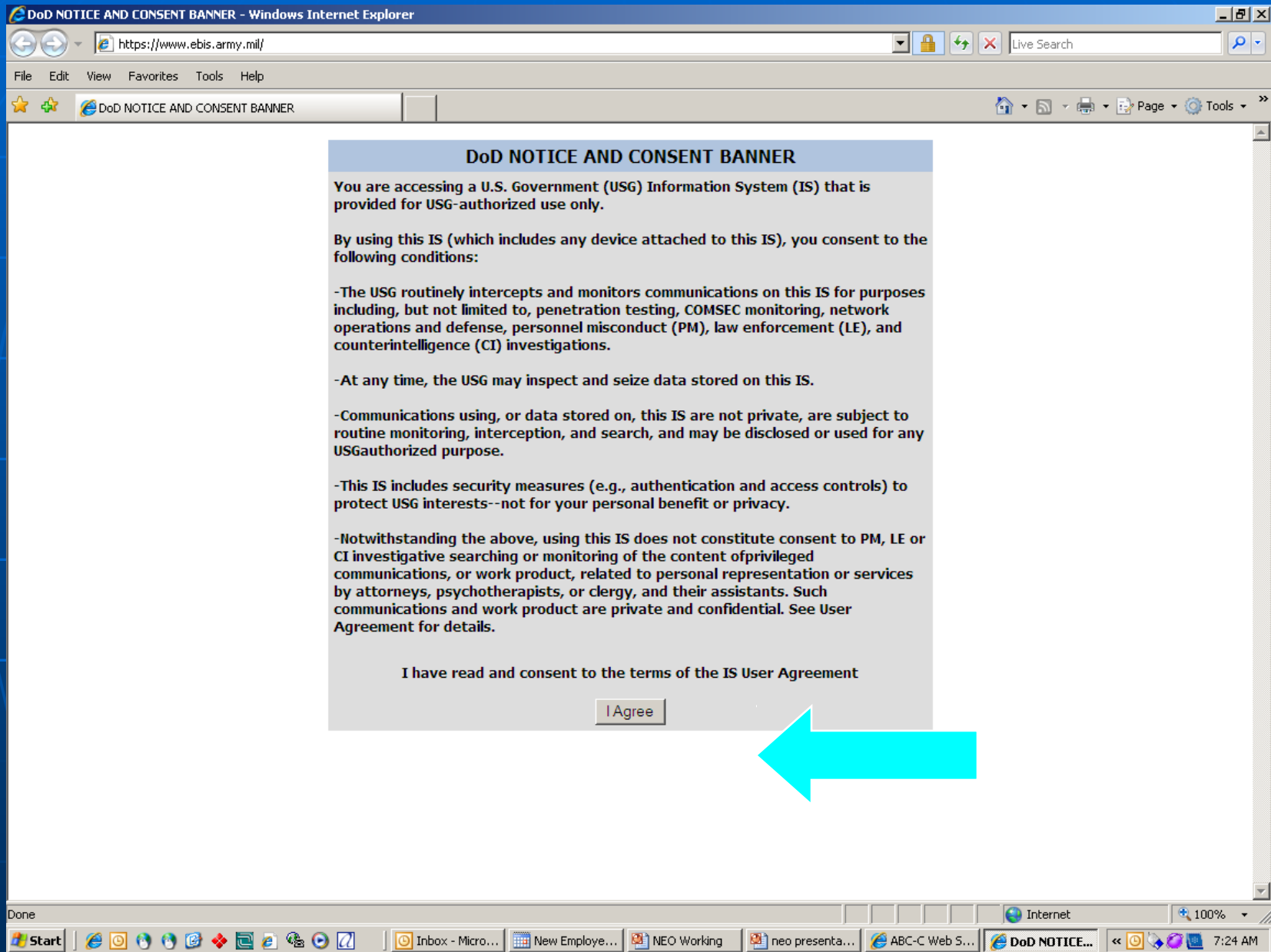
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ABC-C Web Site - Win...

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EBIS : Login - Windows Internet Explorer

https://www.ebis.army.mil/login.aspx

File Edit View Favorites Tools Help

EBIS : Login

**EBIS** EMPLOYEE BENEFITS INFORMATION SYSTEM

Click to return to the home page.

Help

Welcome to the Employee Benefits Information System (EBIS)...

Department of Army EBIS Login

**Current Users:**  
Enter your SSN and your PIN.

SSN  (No Dashes)

PIN

[Reset PIN](#)

Login...

**User Information:**  
If you are a new user select the New User button below. Your temporary PIN is your two digit month and the last two digits of your year of birth (MMYY). If you have forgotten your PIN, you will need your latest Leave and Earnings Statement or Notification of Personnel Action to complete the information on the Reset PIN link above. Your new permanent PIN must be six numbers and cannot be in the exact order of your Social Security number, date of birth, service computation date, or repetitive/consecutive numbers.

New User

If you encounter difficulty with your PIN, please contact the HelpDesk @ DSN 856-2000 or 785-239-2000 Monday through Friday, from 0730 to 1600 CT, for assistance.numbers.

https://www.ebis.army.mil/login.aspx

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SSN with no dashes

123456

ABC PIN #

# EBIS

EMPLOYEE BENEFITS INFORMATION SYSTEM



Help

Session

User:

UGTR F QCTRR

PIN Logout

## Pending Transactions

FEHB: None  
TSP: None  
TSP Catch-Up: None  
FEGLI: None

## Agency News

The Thrift Savings Plan (TSP) has announced that their system will be able to accept Roth TSP contributions on May 7, 2012. Because implementation involves technical and programmatic modification of payroll systems, not all agencies will be ready to participate on that date. Defense finance officials said the Roth option will be available on a phased basis from June to October. The specific implementation date will be determined at a later time. For more information on TSP Roth, please visit the TSP website.

## Welcome to the Employee Benefits Information System (EBIS)...

### Department of Army

The Employee Benefits Information System (EBIS) is designed to provide Federal employees general and personal information regarding retirement & benefits.

To get started - choose one of the following:



### My Benefits

Click for a comprehensive personal statement of your retirement and benefits.



### Calculators

Click to use a variety of retirement and TSP calculators.



### Transactions

Click to view current coverage and/or change your TSP, FEHB, or FEGLI benefits.



### Forms

Click to fill and/or print benefits related forms.



### HR Link

Click to view estimates from your Human Resources office.



### eRetirement

Click to submit a retirement request to your human resources office.



### My Profile

Click to personalize your information that is used in EBIS.



### eSeminars

Click here to view on-line seminars about your Federal benefits.



My Benefits



Calculators



Transactions



Forms



HR Link



eRetirement



My Profile



eSeminars



Information

EBIS : Transactions - Windows Internet Explorer

https://rilec2abcc035.army.mil/transactions.aspx

File Edit View Favorites Tools Help

Favorites ICE Admin Customer Fol... Windows Marketplace Customize Links Free Hotmail Windows Windows Media

EBIS : Transactions

**Session**  
User:  
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PIN Logout

**Pending Transactions**  
FEHB: None  
TSP: None  
TSP Catch-Up: None  
FEGLI: None

**Agency News**  
The Thrift Savings Plan (TSP) has announced that their system will be able to accept Roth TSP contributions on May 7, 2012. Because implementation involves technical and programmatic modification of payroll systems, not all agencies will be ready to participate on that date. Defense finance officials said the Roth option will be available on a phased basis from June to October. The specific implementation date will be determined at a later time. For more information on TSP Roth, please visit the TSP website.

**Transactions**

**FEHB Current Coverage**  
Premium cost for temporary employees will be higher than the cost reflected below. Please refer to the Guide to FEHB Plans.

Plan Code 455  
Plan Name MHBP  
Type of Enrollment Standard Family  
Cost Per Pay Period \$231.23

History Change

**FEHB Pending Transaction**  
You have no pending transactions.

Void

**TSP Current Coverage**  
You have stopped or terminated your TSP contributions. You may now elect to contribute to TSP.

History Change

**TSP Pending Transaction**  
You have no pending transactions. If you completed a TSP Stop Automatic Enrollment Transaction, it will be retro-actively effective to your start date and there will be no pending transactions.

Void

**TSP Catch-Up Current Coverage**  
You are not currently contributing to TSP Catch-Up.

History Change

**TSP Catch-Up Pending Transaction**  
You have no pending transactions.

Void

**FEGLI Current Coverage**  
All FEGLI amounts and costs are based on your age as of the pay period ending date: 09/13/2012.  
Enrollment Code: C0

**FEGLI Pending Transaction**  
You have no pending transactions. If you completed a FEGLI transaction that is effective today there will be no pending transaction.

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# ABC-C Telephone System

- ✧ To access call toll free 1-877-276-9287
- ✧ **TDD: 1-877-276-9833 (Hearing Impaired)**
- ✧ Counselors are available 12 hours per day from 6:00 a.m. – 6:00 p.m. Central Time



# **Army Benefits Center - Civilian**

## **1-877-276-9287**

**Select:**

**1= Army Civilian**

**2= DCMA Civilian**

**3= National Guard**

**4= Non-Appropriated Fund or  
Uniformed Service Member**

# Flexible Spending Account (FSA)

- ✂ Allows you to pay for certain health/dependant care expenses with pre-tax dollars
- ✂ If you are eligible for FEHB, you are eligible for FSA
- ✂ You have 60 days from your 1<sup>st</sup> eligibility date or entrance on duty date to enroll, or you can enroll during the annual Open Season
- ✂ You must reenroll every year
- ✂ Use it or lose it



# Flexible Spending Accounts (FSA)

To receive more information regarding FSAs, please  
contact a FSA counselor

Email: [fsafeds@shps.net](mailto:fsafeds@shps.net)

Telephone: 1-877-FSAFEDS (372-3337)

TTY: 1-800-952-0450

Mon-Fri 9AM-9PM Eastern Time  
Closed Weekends and Holidays

<http://www.fsafeds.com>





# Federal Long Term Care Insurance Program (FLTCIP)

- ✂ Long term care insurance provides funds if you can no longer perform everyday tasks for yourself
- ✂ Care can be provided in a variety of settings: your home, a nursing home, hospice care or other assisted living facilities
- ✂ You may apply within 60 days of your entrance on duty date
- ✂ You may apply at anytime with the longer underwriting procedure



# Federal Long Term Care Insurance Program (FLTCIP)

Want to talk with a Certified Long Term Care Insurance Consultant?

Tel: 1-800-LTC-FEDS (1-800-582-3337)

TTY: 1-800-843-3557

Mon - Fri 8 a.m. - 8 p.m. EST

Sat 9 a.m. - 5 p.m. EST

Closed Sun and Federal holidays

<http://www.ltcfeds.com>

# Federal Employees Dental and Vision Insurance Program FEDVIP

- ✂ Federal Employees Dental and Vision Insurance Program (FEDVIP) is available to eligible employees and their family members
- ✂ Stand alone Dental and Vision Insurance
- ✂ Competitive premiums
- ✂ Pre-tax payroll deduction
- ✂ Can enroll in dental, vision, or both
- ✂ You may apply within 60 days of your entrance on duty date or during the Open Season



# FEDVIP

[www.opm.gov](http://www.opm.gov)

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## Self Only Family

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### Dental Benefits

Diagnostic  
Preventative  
Emergency Care  
Restorative  
Oral/Maxillofacial Surgery  
Endodontic  
Periodontics  
Prosthodontics  
Orthodontics

## Self & One

## Self &

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### Vision Benefits

Diagnostic Services  
Preventative Services  
Eyewear  
Glasses  
Contacts

# FEDVIP

<http://www.benefeds.com>

Mon-Fri 9 a.m. – 7 p.m. ET  
Closed Weekends and Holidays

Telephone: 1-877-888-FEDS (1-877-888-3337)  
TTY: 1-877-889-5680

# Retirement Planning

- ✂ If you are a new employee in a covered position, you will be placed in the Federal Employees Retirement System (FERS)
- ✂ If you had 5 years of creditable civilian service as of 12/31/1986 or as of your last break, and had a break in service of more than 365 days, you will be placed in the Civil Service Retirement System (CSRS) Offset with a 6 month period to elect FERS
- ✂ If you had 5 years of creditable civilian service as of 12/31/1986 or as of your last break, and had a break of less than 365 days, you will be placed in CSRS



# FERS Retirement

FERS is a 3-tiered retirement system

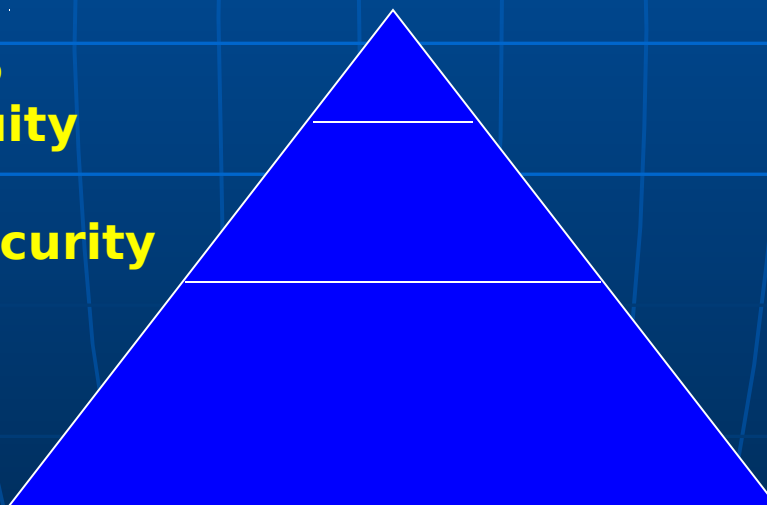
FERS annuity is the smallest component

TSP WILL make up the largest portion of your total retirement

**FERS  
Annuity**

**Social Security**

**Thrift Savings Plan**



# CSRS Retirement

- ✂ You are only eligible to be placed in CSRS or CSRS Offset if you had 5 years of creditable civilian service as of 12/31/1986 or as of your last break
- ✂ Under CSRS Offset, you are also contributing to Social Security
- ✂ Your CSRS Offset annuity will be offset if you are eligible for Social Security at age 62 or at retirement which ever is later



# Military Deposit



# Pre 01-01-57 Military Service

No deposit required for creditable military service performed prior to 01-01-57

**IT'S FREE!!**

# FERS Post-56 Military Service

**FERS Military Service on/after  
01-01-57**



**Must Pay to Receive Credit for  
Retirement Eligibility and Annuity  
Computation**

Amount of Deposit:

3% of basic pay earned + interest

Interest may vary by date service  
was performed

# FERS Credit For Post-56 Military Service

IN RECEIPT OF MILITARY  
RETIRED PAY

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graph TD; A[IN RECEIPT OF MILITARY RETIRED PAY] --> B[Based on Non - Combat Disability or Length of Service (includes campaign time)]; A --> C[Based on Combat Disability or Chap 1223, Title 10 (Reserves)]; B --> D[No credit unless Military Retired Pay is Waived and Deposit is Paid]; C --> E[Must Pay to Receive Credit for Eligibility & Annuity Computation];
```

Based on Non - Combat Disability or Length of Service (includes campaign time)

No credit unless Military Retired Pay is Waived and Deposit is Paid

Based on Combat Disability or Chap 1223, Title 10 (Reserves)

Must Pay to Receive Credit for Eligibility & Annuity Computation

# CSRS Credit For Post-56 Military Service

IN RECEIPT OF MILITARY  
RETIRED PAY

Based on Non –  
Combat Disability  
or Service

No Credit unless  
Military Retired Pay  
is waived

Based on Combat  
Disability or Chap  
1223, Title 10  
(Reserves)

Hired On or  
After 10-1-82?  
See Next Slide

# Crediting Post 1956 Active Duty Military Service Toward CSRS

If first time credit CSRS PRIOR to 10-01-1982:

- ✂ Full credit for military service from date of retirement until age 62
- ✂ Optional Deposit
- ✂ If eligible for Social Security at age 62, military service will be deleted from the CSRS retirement benefit unless military service deposit was paid prior to retirement.
- ✂ Amount of Deposit:
  - 7% of basic pay earned + interest
  - Interest will vary by date service was performed

# Crediting Post 1956 Active Duty Military Service to CSRS Retirement

If first hired under CSRS AFTER 09-30-1982:

- ✂ No credit for military service unless military service deposit is paid
- ✂ In all retirement cases, military deposit **must** be paid prior to OPM's final adjudication of the retirement application

# How Do I Make a Military Deposit?

ABC-C Fax # 785-239-6228

- ✂ Complete form RI 20-97, *Estimated Earnings During Military Service*, and send to the appropriate branch of service (addresses and fax numbers are on the ABC-C website). Include copies of all of your DD 214s
- ✂ Once you receive the completed RI 20-97, fax or mail it with your DD 214 and SF 2803/SF 3108 and SF 2803A/SF 3108A to the Army Benefits Center-Civilian
- ✂ Payments are made directly to DFAS-Cleveland
- ✂ Ensure a copy of the "Payment in Full" notice is filed in OPF
- ✂ The first 2 years are interest free, the 3<sup>rd</sup> year is interest deferred



# Civilian Deposit Service

- Civilian service not covered by retirement deductions (typically service in which you only paid into Social Security)
- Typically temporary or indefinite service
- Effect of deposit service upon retirement annuity computation depends upon retirement plan
- Amount of deposit is equal to deductions that would have been withheld (based on retirement plan) plus interest



# Effect of Deposit Service on CSRS Retirement Annuity

Prior to 10-01-1982

- Creditable for retirement eligibility
- Creditable for computation of annuity

The annual annuity will be reduced by 10% of the amount owed

# Effect of Deposit on CSRS Retirement Annuity

After 09-30-1982

Creditable for eligibility to retire; but **not**  
creditable for computation of annuity  
unless deposit is paid

# FERS Deposit Service

Non-Deduction Service prior to 01-01-1989

Deposit Made



Credit for eligibility  
(RSCD) and Annuity  
Computation

Deposit Not  
Made



No credit for  
eligibility (RSCD) and  
Annuity Computation

# FERS Deposit Service

Non-Deduction Service on or  
after

01-01-89

**DEPOSIT NOT ALLOWED**

No credit for Eligibility or Annuity  
Computation

# Redeposit Service

- Service for which retirement deductions were withheld but later refunded after a separation from Federal service
- Effect of redeposit service upon retirement annuity computation depends upon retirement plan and the date refund was received
- Amount of redeposit is equal to amount of refund plus interest (interest accrues from date of refund check)



# Effect of Redeposit Service on CSRS Retirement Annuity

If refund was taken prior to 03-01-1991:

- Service is creditable for eligibility to retire and for computation of annuity
- Annuity is subject to a permanent actuarial reduction based on the employee's age and the amount owed at the time of retirement

# Effect of Redeposit Service on CSRS Retirement Annuity

If refund was taken after 02-28-1991:

Service is creditable for determining eligibility to retire, but not for computation of annuity unless redeposit is paid.



# **FERS**

## **Refunded Service**

**FERS Service for which retirement contributions were refunded to you**



**FERS REDEPOSIT IS NOW ALLOWED!**

**Note:**

- **FERS with CSRS component\*, CSRS rules apply**
- **FERS with no CSRS component\*, FERS rules apply**

**\*5 Years creditable CSRS or potentially creditable CSRS service and elected FERS**



# Effect of Redeposit Service On FERS Retirement Annuity

Refunded CSRS Service is credited under FERS if you had **less than 5 years**

Make Redeposit



Creditable toward meeting retirement eligibility

Creditable for computing annuity

Don't Make Redeposit



Creditable toward meeting retirement eligibility

Not creditable for computing annuity



# How To Pay A Civilian Deposit Or Redeposit

- ✂ Complete front page of SF 2803/SF 3108, *Application to Make Service Credit Payment* and send or fax to the ABC-C
- ✂ ABC-C will calculate an estimated deposit/redeposit amount and mail to OPM
- ✂ OPM will notify you of final deposit/redeposit amount and payment procedures
- ✂ OPM will send you a receipt and new balance each time payment is made
- ✂ Ensure “Payment in Full” notice is filed in OPF



# FERS

## Optional Retirement

Eligibility requirements for Optional Retirement:

- ✂ Minimum Retirement Age (MRA) with 30 years of service
- ✂ Age 60 with 20 years of service
- ✂ Age 62 with 5 years of service
  
- ✂ MRA with at least 10 years but less than 30 years of service
  - 5% reduction for each year under age 62 (permanent reduction)
  - Not entitled to annuity supplement
  
- ✂ NOTE:
  - Must have at least 5 years of creditable civilian service
  - Military service or sick leave may not be used to reach the 5 year rule

# MINIMUM RETIREMENT AGE

IF YEAR OF BIRTH IS...	THE MINIMUM RETIREMENT AGE IS...
BEFORE 1948	55
1948	55 & 2 MONTHS
1949	55 & 4 MONTHS
1950	55 & 6 MONTHS
1951	55 & 8 MONTHS
1952	55 & 10 MONTHS
1953-1964	56
1965	56 & 2 MONTHS
1966	56 & 4 MONTHS
1967	56 & 6 MONTHS
1968	56 & 8 MONTHS
1969	56 & 10 MONTHS
1970 & AFTER	57

NOTE: SINCE EMPLOYEES BORN IN 1948 DID NOT REACH AGE 55  
UNTIL 2003, THE MRA UNTIL THAT DATE IS 55

# CSRS

## Optional Retirement

Eligibility requirements for Optional Retirement:

- ✂ Age 55 with 30 years of service
- ✂ Age 60 with 20 years of service
- ✂ Age 62 with 5 years of service



✂ NOTE:

- Must have at least 5 years of creditable civilian service
- Military service or sick leave may not be used to reach the 5 year rule

# Disability Retirement-FERS

- ✂ To qualify for a disability retirement, you must have at least 18 months of creditable civilian service
- ✂ To apply, you must complete regular retirement forms as well as the Disability Retirement forms
- ✂ You are required to apply for Social Security
- ✂ It can take OPM 2-6 months to approve or disapprove your request
- ✂ Disability retirement annuities ARE subject to Federal taxes



# Disability Retirement-CSRS

- ✂ To qualify for a disability retirement, you must have at least 5 years of creditable civilian service
- ✂ To apply, you must complete regular retirement forms as well as the Disability Retirement forms
- ✂ It can take OPM 2-6 months to approve or disapprove your request
- ✂ Disability retirement annuities ARE subject to Federal taxes





# Death-In-Service

- If you die while still an active employee, your survivor **MAY** be entitled to death benefits
- In the event of your death, your survivor needs to contact your supervisor, who contacts the Civilian Personnel Advisory Center (CPAC) or Human Resources Office (HRO)
- The CPAC or HRO will contact ABC-C
- An ABC-C counselor will contact your survivor within 24 hours



# Beneficiary Forms

- ✂ SF 1152 - Designation of Beneficiary, Unpaid Compensation of Deceased Civilian Employee
- ✂ SF 2808 - Designation of Beneficiary, Civil Service Retirement System (CSRS)
- ✂ SF 3102 - Designation of Beneficiary, Federal Employees Retirement System (FERS)
- ✂ SF 2823 - Designation of Beneficiary, Federal Employees' Group Life Insurance Program
- ✂ TSP-3 - Designation of Beneficiary, Thrift Savings Plan (TSP)



# For Additional Information

Toll Free: 1-877-276-9287

Hearing Impaired TDD: 1-877-276-9833

Fax: 1-785-239-6228

Counselors available from 6 a.m. to 6 p.m. CT

Website: <https://www.abc.army.mil>

Address: Army Benefits Center-Civilian,  
301 Marshall Avenue,  
Fort Riley, KS 66442



# Outside of the U.S.

Belgium: 0800-78245

Germany: 0800-1010282

Italy: 0800-780821

Japan: 00531-1-20378

Korea: 00798-14-800-4766

Kuwait: 1-877-276-9287 (Dial 809-463-3376 for DSN line, wait for a tone, then dial the toll free number)

Netherlands: 0800-0232739

Saudi Arabia: 1-877-276-9287

United Kingdom: 08-000857723



**If you have additional questions  
please feel free to contact us at  
our toll free number**

